

Information to identify the case:

Debtor 1	Artie E Blunt	Social Security number or ITIN	xxx-xx-0930
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court District of New Jersey			
Case number: 16-13920-ABA			

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Artie E Blunt
aka Artie E Williams, aka Artie E Owens

5/5/21

By the court: Andrew B. Altenburg Jr.
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Artie E Blunt
Debtor

Case No. 16-13920-ABA
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-1

User: admin

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Date Rcvd: May 05, 2021

Form ID: 3180W

Total Noticed: 26

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
#	Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 07, 2021:

Recip ID	Recipient Name and Address
db	+ Artie E Blunt, 581 N 6th St, Vineland, NJ 08360-2803
cr	+ TIAA d/b/a EverBank, 301 W. Bay Street, Jacksonville, FL 32202-5147
cr	+ TIAA, FSB, Robertson, Anschutz, Schneid, Crane & Pa, 130 Clinton Road, Suite 202, Fairfield, NJ 07004-2927
516123222	+ ACAR Leasing Ltd, d/b/a GM Financial Leasing, PO Box 183853, Arlington, TX 76096-3853
516159108	+ Bank of America, N.A., P O Box 982284, El Paso, TX 79998-2284
516035756	+ Boscov's, PO Box 71106, Charlotte, NC 28272-1106
516168568	+ EverBank, Pluese, Becker & Saltzman, LLC, 20000 Horizon Way, Suite 900, Mount Laurel, NJ 08054-4318
516035759	+ Everbank, POB 2167, Jacksonville, FL 32232-0004
516035760	+ GM Fin Leasing, 75 Remittance Dr #1738, Chicago, IL 60675-1738
516035763	#+ Sklar Law, LLC, 1200 Laurel Oak Road Suite 102, Voorhees, NJ 08043-4317
519121467	+ TIAA, FSB, LoanCare, LLC, 3637 Sentara Way, Virginia Beach VA 23452-4262
519121468	+ TIAA, FSB, LoanCare, LLC, 3637 Sentara Way, Virginia Beach VA 32452, TIAA, FSB LoanCare, LLC 23452-4262
516824838	+ US Bank Cust for PC 4 Firsttrust Bank, Gary C. Zeitz, LLC, 1101 Laurel Oak Road, Suite 170, Voorhees, NJ 08043-4381
516942729	+ Wilmington Savings Fund Society, Robertson, Anschutz & Schneid, P.L., 6409 Congress Ave., Suite 100, Boca Raton, FL 33487-2853

TOTAL: 14

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	May 05 2021 20:25:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreion03.ne.ecf@usdoj.gov	May 05 2021 20:25:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
516035755	EDI: BANKAMER.COM	May 06 2021 00:23:00	Bank of America, PO Box 15019, Wilmington, DE 19886
516035757	+ EDI: CAPITALONE.COM	May 06 2021 00:23:00	Capital One Bank (USA), PO Box 71083, Charlotte, NC 28272-1083
516135144	EDI: CAPITALONE.COM	May 06 2021 00:23:00	Capital One Bank (USA), N.A., PO Box 71083, Charlotte, NC 28272-1083
516259919	+ EDI: BASSASSOC.COM	May 06 2021 00:23:00	Cavalry SPV I, LLC, c/o Bass & Associates, P.C., 3936 E. Ft. Lowell Rd., Suite 200, Tucson, AZ 85712-1083
516035758	EDI: JPMORGANCHASE	May 06 2021 00:23:00	Cardmember Service, PO Box 15153, Wilmington, DE 19886
516035761	+ EDI: RMSC.COM	May 06 2021 00:23:00	Lowes, PO Box 530914, Atlanta, GA 30353-0914
516177375	+ EDI: MID8.COM	May 06 2021 00:23:00	Midland Funding, LLC, P.O. Box 2011, Warren, MI 48090-2011
516035762	+ EDI: RMSC.COM	May 06 2021 00:23:00	Sams Club, PO Box 530942, Atlanta, GA 30353-0942

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516167480 Email/Text: BKMail@tiaabank.com

May 05 2021 20:24:00 EverBank, Attn: Default Cash, 301 W. Bay Street,
Jacksonville, FL 32202

516035764 + EDI: RMSC.COM

May 06 2021 00:23:00 Walmart, PO Box 530927, Atlanta, GA
30353-0927

TOTAL: 12

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr	*+	Wilmington Savings Fund Society, Robertson, Anschutz & Schneid, P.L., 6409 Congress Ave., Suite 100, Boca Raton, FL 33487-2853

TOTAL: 0 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: May 07, 2021

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 5, 2021 at the address(es) listed below:

Name	Email Address
Celine P. Derkrikorian	on behalf of Creditor EverBank njecfmail@mwc-law.com
Denise E. Carlon	on behalf of Creditor Wilmington Savings Fund Society dcarlon@kmlawgroup.com bkgroup@kmlawgroup.com
Harold N. Kaplan	on behalf of Creditor TIAA FSB hkaplan@rasnj.com, informationathnk@aol.com
Isabel C. Balboa	ecfmail@standingtrustee.com summarymail@standingtrustee.com
Isabel C. Balboa	on behalf of Trustee Isabel C. Balboa ecfmail@standingtrustee.com summarymail@standingtrustee.com
Laura M. Egerman	on behalf of Creditor Wilmington Savings Fund Society bkyecf@rasflaw.com bkyecf@rasflaw.com;legerman@rasnj.com
Linda S. Fossi	on behalf of Creditor US Bank Cust for PC 4 Firsttrust Bank lfossi@zeitlawfirm.com gzeit@zeitlawfirm.com;cdillon@zeitlawfirm.com;rzeit@zeitlawfirm.com
Robert P. Saltzman	on behalf of Creditor EverBank dnj@pbslaw.org
Robert P. Saltzman	on behalf of Creditor TIAA d/b/a EverBank dnj@pbslaw.org
Sindi Mncina	on behalf of Creditor TIAA FSB smncina@raslg.com
Stuart H. West	

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on behalf of Creditor EverBank swest@pbslaw.org

Terry Tucker

on behalf of Debtor Artie E Blunt terrytucker@comcast.net

TOTAL: 12